

Exhibit 4

EVIDENCE OF WIND INSURANCE (EOI)

| | | | | | | | | | | | | | | | | | | | | |
|--|---|--|-------------------------|-------------------------|-------------|--------------------|----------------|-------------|---|--|---------|----------|-------------|---------|---------------------------|----------|-----------------|----------|--------------|--------------------|
| Agency Seattle Specialty Insurance Services, Inc. PO Box 25317 Santa Ana, CA 92799-5317 CA License: OC94228 | Company Illinois Union Insurance Company | | | | | | | | | | | | | | | | | | | |
| | EOI Number K5225875 | | | | | | | | | | | | | | | | | | | |
| | EOI Effective Date (mm/dd/yyyy) 10/12/2011 | EOI Expiration Date (mm/dd/yyyy) 10/12/2012 | | | | | | | | | | | | | | | | | | |
| Borrower MARGUERITE POTTER PO BOX 2007 BOCA GRANDE, FL 33921-2007 Co-Borrower | Master Policy Number 0565-4610 Description of Insured Property 3581 SHORE LANE BOCA GRANDE FL 33921 | | | | | | | | | | | | | | | | | | | |
| Coverages and Limits of Liability Described Dwelling/Building \$405,542.00 | Other Structures 10% of Described Dwelling/Building Amount | | | | | | | | | | | | | | | | | | | |
| Deductibles Residential and Mobile Homes Windstorm & Hail \$2,000 or 2% of Described Dwelling/Building Amount, whichever is greater Commercial If Occupied Windstorm & Hail \$5,000 or 5% of Described Dwelling/Building Amount, whichever is greater If Vacant Windstorm & Hail \$10,000 or 5% of Described Dwelling/Building Amount, whichever is greater | <table style="width: 100%;"> <tr> <td style="width: 50%;">Type of Coverage</td> <td style="width: 50%;">Type of Property</td> </tr> <tr> <td style="text-align: center;">WIND</td> <td style="text-align: center;">RESIDENTIAL</td> </tr> </table> Insured Lender Name & Address Bank of America, N.A. ("Bank of America") P.O. BOX 961291 FORT WORTH, TX 76161-0291 Customer Service Department: (866) 265-3321 Lender Loan Number 9046-0000-234295090 <table style="width: 100%;"> <tr> <td>Premium</td> <td style="text-align: right;">\$13,180.00</td> </tr> <tr> <td>Other Surplus Lines Taxes &/or Fees:</td> <td></td> </tr> <tr> <td>IPC TAX</td> <td style="text-align: right;">\$659.00</td> </tr> <tr> <td>SERVICE FEE</td> <td style="text-align: right;">\$13.18</td> </tr> <tr> <td>CPIC EMERGENCY ASSESSMENT</td> <td style="text-align: right;">\$184.52</td> </tr> <tr> <td>FHCF ASSESSMENT</td> <td style="text-align: right;">\$171.34</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$14,208.04</td> </tr> </table> | | Type of Coverage | Type of Property | WIND | RESIDENTIAL | Premium | \$13,180.00 | Other Surplus Lines Taxes &/or Fees: | | IPC TAX | \$659.00 | SERVICE FEE | \$13.18 | CPIC EMERGENCY ASSESSMENT | \$184.52 | FHCF ASSESSMENT | \$171.34 | Total | \$14,208.04 |
| Type of Coverage | Type of Property | | | | | | | | | | | | | | | | | | | |
| WIND | RESIDENTIAL | | | | | | | | | | | | | | | | | | | |
| Premium | \$13,180.00 | | | | | | | | | | | | | | | | | | | |
| Other Surplus Lines Taxes &/or Fees: | | | | | | | | | | | | | | | | | | | | |
| IPC TAX | \$659.00 | | | | | | | | | | | | | | | | | | | |
| SERVICE FEE | \$13.18 | | | | | | | | | | | | | | | | | | | |
| CPIC EMERGENCY ASSESSMENT | \$184.52 | | | | | | | | | | | | | | | | | | | |
| FHCF ASSESSMENT | \$171.34 | | | | | | | | | | | | | | | | | | | |
| Total | \$14,208.04 | | | | | | | | | | | | | | | | | | | |
| Other Fees: | | | | | | | | | | | | | | | | | | | | |
| <p>THIS COVERAGE IS SUBJECT TO ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE MASTER POLICY. THIS EVIDENCE OF WIND INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE MASTER POLICY. IT IS ISSUED AS A MATTER OF INFORMATION ONLY, THIS COVERAGE IS EXCESS OVER ANY OTHER VALID INSURANCE COVERING THE PROPERTY WHETHER COLLECTIBLE OR NOT. FOR A COMPLETE COPY OF THE MASTER POLICY, CONTACT YOUR LENDER.</p> <p>ANY CLAIMS ON PROPERTIES INSURED FOR THE PRINCIPAL BALANCE ONLY WILL BE SUBJECT TO THE REPLACEMENT COST PROVISION OF THE MASTER POLICY. ANY LOSS OR DAMAGE INVOLVING MOLD, MILDEW, OR FUNGI OF ANY KIND IS EXCLUDED FROM THE MASTER POLICY.</p> <p>THE PREMIUM FOR THIS COVERAGE IS LIKELY TO BE HIGHER THAN THE PREMIUM ON A POLICY YOU CAN OBTAIN THROUGH YOUR AGENT OR INSURANCE COMPANY. THIS COVERAGE MAY ALSO PROVIDE LESS COVERAGE THAN THE ONE SECURED THROUGH YOUR AGENT OR INSURANCE COMPANY.</p> <p>PLEASE CALL (800) 528-8497 TO REPORT A WIND OR HAIL CLAIM.</p> | | | | | | | | | | | | | | | | | | | | |